

HSBC Value Fund

Category : Equity Fund | Benchmark Index : NIFTY 500 TRI | Fund Manager : Venugopal Manghat

113.60

NAV as on 30- Dec-25

14,553(Cr.)

AUM as on 30-Nov-25


Rating


Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	4.76	0.85	6.21	22.87	22.37	16.12
Benchmark Index	4.16	0.79	6.78	16.07	16.63	14.79

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Sector Allocation(%)

Financials	36.77
Material	12.88
Technology	8.56
Energy & Utilities	7.74
Consumer Discretionary	11.96

Asset Allocation (%)

Cash&cashEqv.	1.74
Equity	98.26

Portfolio Holdings

Top Holdings	Assets(%)
HDFC Bank	4.22
MCX	4.13
State Bank of India	3.59
Reliance Industries	2.98
ICICI Bank	2.94
Hero Motocorp	2.93
Mahindra & Mahindra	2.82
Karur Vysya Bank	2.69
Shriram Finance	2.63
The Federal Bank	2.49

Quantitative Data (%)

Standard Deviation	14.14
Beta	1.01
Sharpe Ratio	1.09
Alpha Ratio	6.42
Turnover Ratio	29.00
Expense Ratio	1.71
Lock-in Period	-
Fund Type	Open Ended
Fund House	HSBC Value Fund
Fund Taxation	Equity
Min. Inv. Lumpsum/ SIP	Rs. 5000 / 500

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.